

2020 Qualification Requirements for

2021 Mutual Sales Leaders Simplified Health – Maui, Hawaii

Eligibility

- You are eligible to earn the Mutual Sales Leaders trip to Maui, Hawaii based on the business you place with Mutual of Omaha as a Brokerage Producer (personal production only; individuals or agencies may not qualify based on business placed by down-line producers).

Qualification Period

- Net issued business between January 1, 2020, and December 31, 2020.
- All issued policies must be placed, and premium collected and received by Mutual of Omaha, by January 15, 2021.
- Mutual of Omaha will decide after January 20, 2021 on who qualifies for the Mutual Sales Leaders trip to Maui, Hawaii.

Production Requirement

- Minimum of 125,000 combined credits from Simplified Health and Simplified Life.
- Top 5 producers (with most total qualifying credits) earn an invite.**
- You earn production credits based on your net issued business, which is measured in Annualized New Business Premium (ANBP).

Persistence and Placement Requirement

- Mutual of Omaha reserves the right to withhold the invitation should persistence or placement fall below the following:
 - 13-month Persistence: 70%
 - Placement: 70%

Production Credits

- You earn production credits based on your net-issued business which is measured in Annualized New Business Premium (ANBP):

Product	Production Credit per Dollar of ANBP
Simplified Health (PIP & Critical Advantage)	2
Simplified Issue Life	
▪ IUL Express	1.2
▪ GUL Express	1
▪ Term Life Express	1
▪ Living Promise Whole Life	1
▪ Children's Whole Life	1
Guaranteed ADvantage	1



Your Reward

- Only one invitation may be earned.
- The incentive travel will take place between March 15 through March 20, 2021.
- When you meet the production, placement and persistency requirements, **and** you are in the top 5 for producers, you will earn one invitation to the Mutual Sales Leaders meeting to be held in Maui, Hawaii.
- Your invitation will include airfare, one double-occupancy standard hotel room, meals, tours and transfers for two people, age 18 or older.
 - The guest may not be a non-qualifying agent unless that guest is the qualifier's spouse, significant other or child above the age of 18.
- Your invitation is not redeemable for cash and is not transferable.
- You must be contracted and actively representing Mutual of Omaha at the time of the Mutual Sales Leaders trip.

Miscellaneous

- Mutual of Omaha reserves the right to change, limit or cancel any program, rule or award at any time. Production Credit may be excluded or adjusted as required by any applicable laws or regulations.
- You must be in good standing with Mutual of Omaha's Regulatory Affairs at the time of the award.
- Confidential or proprietary information, as defined in your sales agreement, does not include information relating to any incentive travel award.
- You are responsible for any compensation disclosure obligations you may have governing relationships with your clients.
- Although eligibility for an invitation is based on production requirements during 2020, the invitation will be provided during 2021. The cost of the incentive travel will be reported to you as taxable income on IRS Form 1099. Cost includes air travel, lodging and any cash or cash spending allowances, if applicable.
- You may not delay the incentive travel.
- You may only qualify for one incentive trip per calendar year. For instance, if qualified for Mutual Sales Leaders - Health and Mutual Sales Leaders - Life and Circle of Excellence, you will be required to decide which invitation to accept.